



SERVICE CHARGE SCHEDULE

Effective: 8/29/2024

SERVICE	SERVICE CHARGE
Account Re-Opening	\$25 (within 90 days)
Account Closed within 6 Months	\$25
ACH Returned Item (NSF)	\$32
Bad Address (per month)	\$5
Check by Phone (must have authorization on file)	\$10
Coin Processing (up to 5 rolls)	5%, no less than \$5
Copy of Check, Statement or Transaction History	\$5/\$3/\$1
Cashiers Check	\$3
Christmas Club/Member Choice Acct	\$3 for early withdrawal
Close IRA Account	\$10
Courtesy Pay Advance	\$32
Courtesy Pay Reinstatement	\$32
Deposited Item Returned	\$20
Deposit Verification	\$20
Escheated Accounts	\$50
Inactive (dormant account for 12 months)	\$5/mth
Legal Processing (garnishment or levy)	\$50
Loan Modification	\$40
Mailed Statement	\$2
Money Order	\$3
Mortgage Modification Minimum	\$2,350
Mortgage Subordination Minimum	\$750
Non-Member ATM (withdrawal or balance inquiry)	\$3.50
Non-Member (On-Us) Check Cashing	\$5
Non-Sufficient Funds (NSF)	\$32
Out of Network ATM Transaction (Per Inquiry, Withdrawal, Deposit, or Transfer	\$3.50
Overdraft Coverage Notification	\$1
Replacement Debit or Credit Card*	\$5 (first time free)
Research/Hour (minimum 1 hour)	\$35
Returned Item - NSF	\$32
Skip A Pay	\$30
Stop Payment – ACH or Check	\$32
Telephone Account Balance Inquiry	\$2
Transfer to Cover Overdraft from Savings to a Loan	\$1

VISA Gift Card (\$10 min up to \$1,000)	\$5
VISA Pay by Phone	\$10
VISA Late Charge after 5 days past due	20% interest (min. of \$35)
VISA – Copy of Sales Draft	\$8
Wire Transfer	\$35
Foreign Wire Transfer	\$65
Withdrawal from Max/High Yield Account	\$2 after first 4 free per mth

** An NSF/Courtesy pay fee is assessed each time an item is presented against insufficient funds. The payee (or the payee's institution) may re-present a previously returned item. Each presentment against insufficient funds will result in a separate Fee.*

Ways to access your account to view deposits, balances and transactions.

- Access your account online at mcfcu.net
- Download the mobile application on your android or apple phone – “Michigan Columbus FCU”
- Call 1-833-418-2320